

**Information to identify the case:**

Debtor 1	<u>Pedro Tuesta</u>	Social Security number or ITIN	xxx-xx-8967
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	16-11117-SLM		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Pedro Tuesta

3/12/19

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Pedro Tuesta  
 Debtor

Case No. 16-11117-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Mar 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2019.

db  
 515957730 +Pedro Tuesta, 155 Warren Ave, Roselle Park, NJ 07204-1803  
 +FIRST HORIZON HOME LOA, FIRST TENNESSE BANK ATTN: BANKRUPTCY, PO BOX 1469,  
 KNOXVILLE, TN 37901-1469  
 516006301 +HESAA, PO Box 548, Trenton, NJ 08625-0548  
 515957731 +Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, PO Box 1269,  
 Mount Laurel, NJ 08054-7269  
 515957733 +MOHELA/DEPT OF ED, 633 SPIRIT DR, CHESTERFIELD, MO 63005-1243  
 516200767 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 515957732 +Midland Mortgage Company/Mid First Bank, ATTENTION: BANKRUPTCY, PO BOX 26648,  
 OKLAHOMA CITY, OK 73126-0648  
 515957737 +Nj High Ed, HESAA/ATTN: BANKRUPTCY DEPARTMENT, PO BOX 548, TRENTON, NJ 08625-0548  
 515957738 +Overlook Hospital, PO Box 35611, Newark, NJ 07193-5611  
 515957744 +STU LN TRUST, 701 EAST 60TH STRE, SIOUX FALLS, SD 57104-0432  
 515957747 +Summit Medical Group, PA, PO Box 8549, Belfast, ME 04915-8549  
 515957748 U S DEPT OF ED/GSL/ATL, PO BOX 4222, IOWA CITY, IA 52244  
 515957750 +US DEP ED, PO BOX 5609, GREENVILLE, TX 75403-5609  
 515957749 +Union Emergency Medical Associates, PO Box 598, Livingston, NJ 07039-0598

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 12 2019 23:33:47 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 12 2019 23:33:45 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515957722 +E-mail/Text: mreed@affcollections.com Mar 12 2019 23:33:48 Accurate Collection Services,  
 17 Prospect Street, Morristown, NJ 07960-6862  
 515957729 EDI: BANKAMER.COM Mar 13 2019 03:03:00 FIA CSNA, PO BOX 982235, EL PASO, TX 79998  
 515957724 +EDI: CAPITALONE.COM Mar 13 2019 03:03:00 CAPITAL ONE, PO BOX 30253,  
 SALT LAKE CITY, UT 84130-0253  
 515957725 +EDI: CHASE.COM Mar 13 2019 03:03:00 CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
 515957726 +EDI: CHASE.COM Mar 13 2019 03:03:00 CHASE CARD, 201 N. WALNUT ST//DE1-1027,  
 WILMINGTON, DE 19801-2920  
 515957723 +EDI: CAPITALONE.COM Mar 13 2019 03:03:00 Capital One, ATTN: BANKRUPTCY, PO BOX 30285,  
 SALT LAKE CITY, UT 84130-0285  
 516022171 EDI: CAPITALONE.COM Mar 13 2019 03:03:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 515957727 +EDI: CHASE.COM Mar 13 2019 03:03:00 ChaseHealthAdvance, AZ1-5734, PO BOX 71,  
 PHOENIX, AZ 85001-0071  
 515957728 +EDI: DCI.COM Mar 13 2019 03:03:00 DIVERSIFIED CONSULTANT, 10550 DEERWOOD PARK BLVD,  
 JACKSONVILLE, FL 32256-0596  
 515957734 +EDI: NAVIENTFFKAMSERV.COM Mar 13 2019 03:03:00 NAVIENT, PO BOX 9500,  
 WILKES BARRE, PA 18773-9500  
 515957736 +E-mail/Text: ebn@rwjbh.org Mar 12 2019 23:34:08 Newark Beth Israel Medical Center,  
 201 Lyons Avenue, Newark, NJ 07112-2094  
 515957739 +EDI: SEARS.COM Mar 13 2019 03:03:00 SEARS/CBNA, PO BOX 6283, SIOUX FALLS, SD 57117-6283  
 515957740 +E-mail/Text: bankruptcy@senexco.com Mar 12 2019 23:32:58 SENEX SERVICES CORP,  
 333 FOUNDS RD, INDIANAPOLIS, IN 46268  
 515957742 +E-mail/Text: clientservices@simonsagency.com Mar 12 2019 23:34:22 SIMONS AGENCY INC,  
 4963 WINTERSWEET DR, LIVERPOOL, NY 13088-2176  
 516279508 EDI: ECMC.COM Mar 13 2019 03:03:00 US Department of Education, P O Box 16448,  
 Saint Paul MN 55116-0448

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515957735\* +NAVIENT, PO BOX 9500, WILKES BARRE, PA 18773-9500  
 515957741\* ++SENEX SERVICES CORP, 3333 FOUNDERS ROAD, 2ND FLOOR, INDIANAPOLIS IN 46268-4932  
 (address filed with court: SENEX SERVICES CORP, 333 FOUNDS RD, INDIANAPOLIS, IN 46268)  
 515957743\* +SIMONS AGENCY INC, 4963 WINTERSWEET DR, LIVERPOOL, NY 13088-2176  
 515957745\* +STU LN TRUST, 701 EAST 60TH STRE, SIOUX FALLS, SD 57104-0432  
 515957746\* +STU LN TRUST, 701 EAST 60TH STRE, SIOUX FALLS, SD 57104-0432  
 515957751\* +US DEP ED, PO BOX 5609, GREENVILLE, TX 75403-5609  
 515957752\* +US DEP ED, PO BOX 5609, GREENVILLE, TX 75403-5609  
 515957753\* +US DEP ED, PO BOX 5609, GREENVILLE, TX 75403-5609  
 515957754\* +US DEP ED, PO BOX 5609, GREENVILLE, TX 75403-5609

TOTALS: 0, \* 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 31

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 14, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com  
Russell L. Low on behalf of Debtor Pedro Tuesta rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 4